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Attorneys for Defendant  
EDUCATIONAL CREDIT MANAGEMENT CORPORATION

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF CALIFORNIA**

In re:

CAROL M. DEXTER,

Debtor.

CAROL M. DEXTER,

Plaintiff,

v.

XEROX EDUCATION SERVICES,  
LLC, a Delaware company d.b.a  
ACS EDUCATION SERVICES, et al.

Defendants.

CASE NO. 14-21740-C-7

ADVERSARY NO. 14-2098-C

**EXPERT WITNESS  
DESIGNATION BY  
EDUCATIONAL CREDIT  
MANAGEMENT  
CORPORATION**

Educational Credit Management Corporation ("ECMC") hereby designates Augusto Penafiel, Psy.D., CVE, (Registered Psychologist, RPS2011058; Certified Vocational Evaluator, 00059030) as an expert for the purpose of testifying as a vocational expert.

Respectfully submitted,

LAW OFFICE OF BARRY H. SPITZER

Dated: November 26, 2014

By: /S/ BARRY H. SPITZER  
BARRY H. SPITZER  
Attorneys for Defendant ECMC